

GRADY VISITACION VALLEY

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SERVING OUR COMMUNITY

DECEMBER 2000

Light Rail on Bayshore Boulevard



Center lanes of Bayshore Boulevard in Visitacion Valley will soon be closed for construction of a new light rail system extending down Third Street and scheduled for completion in 2004.

Construction of New Muni LRV Line to Begin in 2001

With recent meetings of a community advisory group outlining final changes and improvements to the plan for the Third Street Light Rail Project, construction of the line is scheduled to begin sometime in 2001 and be in operation in 2004.

Construction will extend Muni Metro light rail service south from its current terminal at Fourth and King Streets with only a few blocks to be under construction at any one time. The line will cross over the Fourth Street Bridge and run along both Third Street and Bayshore Boulevard before turning east at Sunnydale Avenue in Visitacion Valley and ending at the Bayshore CalTrain Station.

Tracks will be constructed primarily in the center of the street and will include 19 stops, all with handicap access. When completed, the new route will most likely be served by the J-Church line.

Also being planned in a second phase is light rail service north from King Street along Third Street that will enter a new Central Subway near Bryant Street, crossing beneath Market Street and running under Geary and Stockton Streets to

Stockton and Clay Streets. Underground subway stations are being planned for Moscone Center, Market Street, Union Square and Clay Street in Chinatown.

A new Metro East Operating and Maintenance Facility will be built on approximately 13-17 acres at 25th and Illinois Streets to store, maintain and dispatch light rail vehicles. A power substation will also be located on Illinois Street between 16th and Mariposa streets.

Two changes from the original plan are in Visitacion Valley: a northbound left turn lane at Bayshore Boulevard and Leland Avenue that would have been removed by the light rail project will now remain once the project is finished; and a lane has been added at the Highway 101 overcrossing to provide three northbound traffic lanes rather than two.

Construction of the light rail line will also generate many employment opportunities with members of the community having requested that as many jobs as possible be made available to local residents. The City of San Francisco has contracted with both City College and Young Community Developers to provide training in preparation for the construction jobs.

Valley Waits for Decision on Schlage Site Restrictions

Home Depot's quest to put a store on the 13.5 acre site formerly occupied by Schlage Lock is still in doubt with a Nov. 6 decision by the S.F. Board of Supervisors to delay a decision on zoning controls until at least Dec. 4.

After the board's Finance Committee had on Nov. 1 approved legislation that would impose temporary zoning controls for at least one year that would prohibit construction of any single building larger than 65,000 square feet on the site, the Board of Supervisors decided to delay making a decision to give Visitacion Valley neighbors a chance to hold a community meeting on the plan.

If enacted, the temporary restriction would give the Planning Department ample time to decide with the surrounding community the best usage

Runoff Election for District 10 Supervisor

Voters in District 10 will elect their next supervisor on Dec. 12 from a choice of the top two vote-getters: Linda Richardson and Sophie Maxwell. Richardson had previously received 33 percent of the district vote on Nov. 7 while Maxwell tallied 21.1 percent.

Of the 12 candidates for supervisor who originally ran, Richardson received 5,487 votes, followed by 3,512 for Maxwell; 1,542 for Marie Harrison; 1,478 for Espanola Jackson; 1,105 for Robert H. Chan; 848 for Jim Rodriguez; 674 for Larry Shockley; 607 for Hubert Yee; 498 for Dwayne Jusino; 411 for J.R. Manuel; 311 for Hamp "Bubba" Banks; and 162 for Don Bertone.

Valley Service Providers Part of Community Walk and Potluck

A number of Visitacion Valley organizations will be sponsoring CommUnity Walk and Potluck beginning at The Village community center at 333 Schermer St. on Saturday, Dec. 9 at 10 a.m.

Scheduled will be a one-mile walk around the neighborhood beginning at 10:30 a.m. followed by an 11:30 a.m. Community Potluck at The Village. Those participating are asked to bring a dish to share with others. Many local service providers will be on hand at the potluck for recruitment in jobs, job training, specialized classes and services, and to provide information.

Sponsors of the event include: Britton Courts, Chinese for Affirmative Action, DHS Senior Division, Geneva Terrace, Geneva Valley Development Corporation, Heritage Homes, Intergroup Clearinghouse, Jewish Vocational Service, Mercy Housing, SAFE, San Francisco Urban Institute, Sunnydale Apartments, Visitacion Valley Beacon Center, Visitacion Valley Neighborhood Center, VVJET, Visitacion Valley Family Support Center, and The Village.

For more information, call (415) 726-3656 or 587-7898.

Top Ten Ways to Not Sweat the Future

by Richard Carlson

Stress is one of the biggest health challenges facing Americans. I am convinced that we can lead more healthy, happy and productive lives by not sweating the small stuff—or the future.

As host of *Don't Sweat the Future*, a four-part series on Discovery Health Channel, I developed ten simple but powerful actions for Americans to discover better health and living.

1. Be Part of the Solution—We can contribute to either humanity or the world's problems. As part of the solution, we gain strength for the future.

2. Simplify—Take control of your life. Think of your experiences, accomplishments and belongings in terms of quality, not quantity.

3. Remain Optimistic—Optimists are more hopeful and willing to do something about problems than pessimists, who are too busy complaining.

4. Do Good While Doing Well—Individuals and organizations that do well financially and do good for others are magical. If we do well—but also do good—there will be less to worry about.

5. Become More Present-Moment-Oriented—Yesterday is over, tomorrow is a dream but today is a "present." If you make wise and appropriate decisions today, then tomorrow will be fine.

6. Stay Grateful—A bright future requires that we try to make the world a better place, yet at the same time appreciate the good that exists. Gratitude is a powerful cure to stress.

7. Avoid Excessive Worry—Worry drains energy and does little to produce results. Worry is neutral at best, and self-destructive at worst. Absent worry, we won't sweat the future.

8. Slow Down—We never feel that we have enough time. But when you slow down you feel a sense of peace. You'll find yourself looking forward to your future.

9. Do Small Things with Great Love—Great satisfaction and confidence comes from doing small things with great love. Being helpful, generous, considerate, patient and kind nourishes your spirit. Do small things to bring joy to our world and brighten our future.

10. Spread Happiness—Spreading happiness promotes peace, goodwill and a more positive future. Spread happiness to everyone you meet. You'll be happier, as will everyone else!

Richard Carlson is one of the foremost experts on happiness and stress reduction around the world. He has authored twelve popular books, including the bestseller, *Don't Sweat the Small Stuff*, and served as host of Discovery Health Channel's series *Don't Sweat the Future*. You may visit Dr. Carlson at www.dontsweat.com.

New Regulations Providing \$2.4 Trillion in Housing Mortgages for 28.1 Million Families

WASHINGTON - The U.S. Department of Housing and Urban Development Oct. 31 announced new federal regulations that require the nation's two largest housing finance companies to buy \$2.4 trillion in mortgages during the next 10 years to provide affordable housing for about 28.1 million low- and moderate-income families. implemented beginning in year 2001. The Federal Regulations published Oct. 31 will take effect January 1, 2001.

In evaluating the affordable housing goals for several months, HUD conducted extensive outreach, including public forums, to publicize the proposal and received more than 250 written comments from interested parties, including industry and community organizations, local public officials, and the GSEs themselves. (The new Federal Regulations are posted under "Recent FR Notices" at: www.hudclips.org)

Fannie Mae and Freddie Mac buy mortgages for both individual homes and for apartment buildings. Congress gave HUD the responsibility of regulating the two companies because they were chartered by Congress.

The GSEs buy mortgages issued by banks, thrift institutions and other mortgage lenders, and then package the loans and sell them to investors as mortgage-backed securities. When Fannie Mae and Freddie Mac buy mortgages from lenders, they provide lenders with cash needed to issue new mortgages.

Congress has given GSEs special advantages - such as an exemption from all state and local taxes except property taxes, and an exemption from Securities and Exchange Commission registration requirements.

In addition, the ties of the GSEs to government has helped them obtain the highest credit rating to reduce their borrowing costs, and has boosted investor confidence in the two companies, thereby helping to increase their earnings.

The Treasury Department reports that the benefits of federal sponsorship are worth almost \$6 billion annually to the GSEs.

The GSEs are publicly chartered to provide broad public benefits. Congress, through Fannie Mae's and Freddie Mac's Charter Acts and the 1992 GSE Act, required that the two GSEs, in return for their publicly provided benefits, extend the benefits of the secondary mortgage market to a broad range of Americans.

These include low- and moderate-income families, first-time homebuyers, and residents of communities underserved by mortgage credit.

If Fannie Mae and Freddie Mac fail to make a good faith effort to achieve the affordable housing goals, the Secretary of HUD has the authority to impose civil money penalties of up to \$10,000 for each day the failure occurs.

Families are considered as having low and moderate incomes if they make no more than the area median income, which varies by community. The national average for the median income is \$47,800.

These new regulations are among a series of actions HUD has taken to increase homeownership in underserved areas, particularly among minority Americans.

Though America's homeownership rate is at a record high level of 67.7 percent, there is a disparity between the rate for white borrowers and others. The homeownership rate for whites is 74 percent, while it is 46 percent for both Hispanics and African-Americans.

Work Begins on Visitacion Valley Greenway



Excavation was recently commenced near Leland Avenue on the Visitacion Valley Greenway, former S.F. Water Department land that will soon be transformed into the neighborhood's newest parks.

Grapevine Mailbox**Strides Against Breast Cancer**

Dear Editor:

I want to express my profound gratitude to all of the San Francisco residents who demonstrated their commitment to the community's health by walking in the American Cancer Society's Making Strides Against Breast Cancer. Two hundred eighty-two teams from San Francisco joined hundreds of other teams in Golden Gate Park for the October 22 event.

Together, 11,000 participants raised \$906,000 to support breast cancer research and advocacy, as well as local breast health programs. These include Reach to Recovery, through which newly diagnosed women are matched with a survivor who provides practical advice and emotional support; and Tell-A-Friend, through which women call their friends and family members over age 40 who haven't had a mammogram and encourage them to get one. One in nine women will be diagnosed with breast cancer in her lifetime, so such programs are likely to benefit someone close to each of us.

In addition to supporting crucial services, walkers honored loved ones who have battled breast cancer, heard inspirational messages from survivors, and received critical breast-health information. While there were tearful moments, the prevailing mood was one of hope and possibility.

None of this would have been possible without the energy and enthusiasm of walkers from cities throughout the Bay Area. The success of the event is a testament to the power of the committed, concerned individuals to make our community an even better place to live. Again, on behalf of the American Cancer Society, thank you San Francisco. You are truly helping to make a difference!

Sincerely,
Dolores Moorhead
Community Service Director
San Francisco Unit

Gold Catching Criminals While Preventing Diseases

(NAPS) Without gold, criminals might get away.

Using just one of gold's special properties — it is the world's best light reflector — the yellow metal makes portable forensic investigation devices, like those from Detection Limited, Inc., in Laramie, Wyoming, possible. Detectives place the smallest trace of an unknown substance, dried blood for example, on a gold dish.

By shooting laser light at the dish and analyzing its nearly perfect reflection, they can identify the substance being tested while in the field.

Because gold doesn't mix with chemicals in the human body, it has become standard issue for many medical researchers. At the U.S. Department of Energy's Brookhaven (N.Y.) Laboratory, scientists are piggy-backing microscopic gold tags on proteins and other molecules so they can trace their journey through our bodies. The tags can be followed by viewing with special X-Ray equipment or electronic microscopes. Gold makes the perfect tracking label because it is extremely dense and has no medical side effects. These tags have helped track the spread of cancer cells and identify proteins that foreshadow the Hepatitis B virus.

When it comes to computers and telecommunications, gold is unequalled for use as wires and connectors. Gold does not tarnish, even under the harshest conditions, and extreme temperatures don't change its excellent electrical qualities. It is also easy to bend and shape without breaking no matter how thin you make it.

Gold connections are used extensively in cell phones, PDAs, and electrical connections in cars, boats and even spacecraft.

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Prescription for Seniors: Coverage, Not Controls

by Sidney Taurel

As part of the campaign to generate support for adding a prescription drug benefit to Medicare, politicians have found it helpful to demonize the pharmaceutical industry.

The problem, they would have voters believe, is not that the federal government has somehow been remiss in excluding drug coverage. No, the problem is the insensitivity and greed of the drug makers.

Thus, critics have convinced many that drug prices and drug profits are "out of control." And the very statement of the problem suggests the obvious remedy -- use legislative force to bring them under control.

And so we see numerous price control schemes proposed at all levels of government. Many states have proposed drug price controls within their borders.

At the federal level, Congress appears ready to pass legislation which would permit imports of drugs from other countries with price controls.

Finally, but most significantly, the Medicare plan favored by Mr. Gore would lead directly and absolutely to price controls on prescription drugs. The Clinton-Gore proposal would simply add a drug benefit under traditional Medicare -- a program under which bureaucrats dictate reimbursement levels to all providers of goods and services -- in essence, price controls.

Before our nation goes further down this path, a few points are worth pondering.

First, the mail cause of our nation's rising drug bill is not price increases by manufacturers but rather greater utilization by doctors and managed care organizations. Today's newer drugs often do carry higher prices than those they replace; but they also can do more, therefore we use more.

Second, even with significant volume increases, spending for drugs is still only a small part of the total health care tab -- about eight cents out of every health care dollar.

Now, suppose we seize all pharmaceutical profits -- to simplify the arithmetic, let's stretch and say it's 20 percent of sales.

Twenty percent of 8 percent equals a savings of just 1.6 percent of total health care costs. That's hardly a solution.

And ten consider this: how does even 20 percent reduction solve the problem of a senior in serious trouble -- trying to manage say \$1,200 per year for prescriptions on an income of \$12,000?

Price controls won't help needy seniors. What they will do is cripple the U.S. pharmaceutical industry ... and snuff out the smaller biotech companies that make up such a promising part of America's high-tech frontier.

All modern economists know that the one absolutely predictable consequence of price controls is to shrink the supply of whatever's controlled. Americans have seen it with oil prices and rent controls.

In the case of pharmaceuticals, price controls shrink the supply of new, innovative drugs. Without the prospect of the reward of free pricing, few investors are willing to bear the risks involved in the search for breakthroughs.

That's not theory. That's the history of the industry in other nations where price controls have been imposed.

I saw it first-hand in France. Thirty years ago, the French pharmaceutical industry ranked number two in the world in producing innovative drugs. Today, after years of controls, they are ninth. You can find a similar suppression of pharmaceutical innovation in Italy, Spain, Japan, Canada, and, indeed, in all other nations with price-control systems.

Conversely, U.S.-based companies accounted for 45 percent of significant medicines introduced between 1970 and 1995. And the U.S. lead in biotechnology is even greater -- exceeding 70 percent of the worldwide industry. The free pricing environment is what has allowed

biotech to flourish here.

The sad fact is, if pharmaceutical innovation dies here in the U.S., it dies in the world. And that would be a tragedy for all those hundreds of millions all over the world suffering from diseases for which no effective treatment yet exists.

I'm not saying the industry would stop all research overnight if price controls were imposed here. The

effort would go on. R&D would continue. But at a slower pace, and with a smaller number of lower-risk targets in mind.

In fact, we saw an alarming shift in this direction in the early 1990s when the Clinton health care plan was under discussion.

That will be the only road to survival for many companies.

Unfortunately, but unmistakably, it

will also compromise the survival of many patients.

The right solution is to fix the flaws in Medicare and give elderly citizens access to the drugs they need. But let's do it in a manner that does not threaten the research that represents the greatest hope for future generations.

Sidney Taurel is chairman, president and chief executive officer of Eli Lilly and Company

Green Gift Ideas and Recycling Your Christmas Tree After the Holidays

by Stefanie Pruegel, Assistant Public Outreach Coordinator, S.F. Recycling Program

Q: Do you have some "earth-friendly" gift ideas for the holidays?

A: There are many ways to make a memorable present without buying lots of "stuff" and wasting resources unnecessarily. Nationwide last Christmas, almost one billion dollars worth of unwanted gifts ended up in storage or in the garbage.

To prevent that, look for gifts that benefit the environment, such as: a membership to an environmental organization, a donation to the person's favorite charity, or products made from recycled materials, such as handbags and wallets made from recycled rubber, or fleece sweaters and vests made from recycled plastic bottles that is spun into fiber.

Consider long-lasting gifts like a battery charger with rechargeable batteries, a travel mug or a water filter. The recipient of these presents will not only save resources but also money. You can also reduce packaging by giving an activity, such as: a massage, dance lessons, a day at the spa, a pass to a local museum, or a bay cruise.

For kids (or young adults) consider giving an environmental excursion, like a whale-watching or camping trip. You can always buy a gift certificate to the person's favorite clothing store, record store, or restaurant. While you may think this has less thought involved, the receiver will kindly think of you when they are using the certificate to get exactly what they want.

Tickets or gift certificates for theater, dance and music events are another good idea. Tix by Mail offers half-price

tickets to more than 60 local events.

Call them at (415) 433-7827 to receive a free catalog or visit them online at www.bayareatheatre.org. Speaking of the internet - a lot of great green gift ideas can be found

here. A web site worth visiting is www.realgoods.com. And finally, the best green gift of all - the "one size fits all" kind of gift: cash!

A suggestion for those who have already accumulated some never used holiday gifts from years past: Have a White Elephant Gift Exchange with your friends, family and coworkers. It's great fun and hopefully you'll get something better than that less-than-tasteful vase you entered in the exchange...

Q: What can my family or my office do with leftover food from holiday parties?

A: Besides sharing them with the party guests (this is where your collection of empty yogurt containers and margarine tubs comes in handy), you can donate them to Food Runners or the San Francisco Food Bank. Food Runners (415-929-1866) will take prepared and perishable food. Call them in advance to set up a pick up for your leftovers or to find a location to drop them off. The Food Bank (415-282-1900) will take perishable fresh produce and bread, and packaged food. They only pick up large quantities, but do have several drop-off sites.

Holiday decorations and gifts are also gladly accepted. Call for more details.

Q: Where can I recycle my Christmas tree after the holidays?

A: Before you purchase a holiday tree, have you considered a reusable

plastic, or live (potted) tree? Many nurseries, such as Sloat Garden Center (two locations: 415-752-1614 or 415-566-4415), Cole Hardware (2 locations: 415-753-2653 or 415-647-8700) and Floorcraft Garden Center (415-824-1900) all sell live potted Christmas trees that you can plant after the holidays are over.

If you don't have room to plant it, you can donate your live tree to Friends of the Urban Forest after New Year's Day. Call 415-543-5000 extension 106 for details.

If you have a cut tree, make sure you recycle it by putting it on the curb by 6 a.m. on your regular recycling day during the week of January 8-12, 2001 (businesses and apartment residents are included).

Please remove all tinsel and other decorations and the base (unless it is a wood base) before placing your tree on the curb. DO NOT put it in a plastic bag. Sorry, flocked trees cannot be accepted.

All trees picked up for recycling will be chipped and composted. If you would like to recycle your tree before or after the designated "TreeCycling" week, call the San Francisco Recycling Program's 24-hour hotline (415-554-RECYCLE) for drop-off locations.

For more green gift ideas and holiday waste prevention tips, call the San Francisco Recycling Program at 415-554-RECYCLE and request a free copy of the "Have Yourself a Green Holiday" guide.

If you have questions or topics that you would like to see in future articles, please call 415-554-3400 or email sfrecycle@ci.sfc.us. Have a happy waste-free holiday!

RECYCLE YOUR CHRISTMAS TREE

At the curb by 6 a.m. on your regular recycling day during the week of January 8-12, 2001.

- NO FLOCKED TREES!
- Remove metal or plastic base. (Wood base okay!)
- Remove all tinsel & other decorations!
- No trees in plastic bags!

For Apartments & Businesses:
Put trees out on your regular residential recycling day during the week of January 8-12, 2001.

Downtown businesses, call Golden Gate Disposal for a pick up at 415-626-4000.

If you miss your Christmas tree pickup call for tree drop-off locations at (415) 554-RECYCLE.



(415) 554-RECYCLE sfrecycle.org

From the DA's Office

Warning to Bad Check Writers, Pickpockets

During this holiday shopping season, District Attorney Terence Hallinan is reminding bad-check writers and pickpockets that they face arrest and prosecution.

The District Attorney's office has recovered more than \$2.7 million in restitution from bad-check writers since the inception in 1996 of a task force to help neighborhood merchants cope with the problem. The typical violator, according to Investigator Glen Baker, writes four bad checks totaling about \$500.

Guilty Plea to Marijuana Cultivation in Warehouse

A Mill Valley man pleaded guilty to cultivation of marijuana and managing a location to manufacture a controlled substance — a rarely used section of the penal code.

Michael Clark, 55, had been sought by San Francisco authorities after a July 22 fire at a warehouse he owned at 1601 Donner Ave. in the Bayview District revealed it to be the site of a large-scale indoor nursery devoted to the production of marijuana seedlings.

Police recovered 14 pounds of plant material that survived the fire — along with pumps, lamps and other gear for hydroponic cultivation. They estimated the capacity of the operation at 141,000 "clones" (starter plants with known genetic qualities).

Clark turned himself in during September. His sentence will include a year in county jail — six months to be served as home detention — and financial restitution. He agreed to pay \$17,843 to the San Francisco Fire Department, \$6,863 to the Police Department, and \$675 to the District Attorney's Office to cover expenses stemming from his criminal enterprise, arrest and prosecution. His equity in the warehouse — in excess of \$30,000 — will be forfeited to the City.

Guilty Verdict in Valley Torture-Murder Trial

After two days of deliberation, a San Francisco jury on Nov. 9 returned a second-degree murder verdict in the trial of Filautsi Moevao, 20. Moevao was also found guilty of torture and the anal penetration with a metal rod of Seth Woods in a December 1995 late-night assault near the Sunnydale Projects.

Woods, who was mildly retarded, was coming home from his sister's house when he encountered a group of young men who had been drinking. According to evidence presented at the trial, one of the assailants pushed Woods down a concrete embankment. The group then descended on Woods, and beat and stomped him. Moevao and others inserted a metal rod into Woods' anus.

Woods was found by patrol officers unconscious and bleeding from the head and rectum. He never regained consciousness. He died the day after Christmas, 1995. Two other defendants are facing charges in connection with the assault.

Shooting of Woman In Bayview Ruled Attempted Murder

A San Francisco jury on Nov. 15 convicted Montrell Vines, 23, of willful, deliberate and premeditated attempted murder on Nieisha Jones, 20, and assault with a semi-automatic handgun on Dominick J., 13. The shooting occurred on June 6, 2000 at the intersection of Fitzgerald and Jennings avenues in the Bayview District.

Vines faces 15 years to life in prison on the attempted murder charge.

"This was an attempted execution of a 20-year old woman and a 13-year-old boy," said Assistant District Attorney Tony Brass, who prosecuted the case. "The victims sat helplessly in their car while their assailant stood eight feet away from them and fired nine shots from a 9mm. Semi-automatic handgun."

Both victims were injured by the shots.

An Education in Scholarship Scams

Sharon McPherson of Fort Washington, Md., looked on the financial aid application process for her college-bound daughter as daunting. But her efforts to alleviate her anxieties may best be described as haunting.

Nearly two years after signing up with a scholarship service company, McPherson is struggling to get out of the clutches of what she describes as a scam. She says that despite her initial payment of \$495 and a \$20 monthly fee automatically deducted from her checking account, the company has not provided the services it promised. She's asking the company for a refund and has filed the forms necessary to stop the automatic deductions. Now she's waiting to see what happens.

"This was a waste of money," she says. "This company didn't do much. I could have done it all on my own."

In fact, McPherson says, her daughter applied for scholarships on her own and, without any help from the company, got two offers.

McPherson has learned what the Federal Trade Commission and financial aid experts have urged for several years: caution when dealing with financial aid services. Despite their elaborate claims and professional images, some are scams, and the services they promise for a fee are those that parents and students can — and sometimes must — do on their own. The Federal Trade Commission is a law enforcement agency that works for the consumer to prevent fraud, deception and unfair business practices in the marketplace.

Many financial aid services operate legitimately, telling students and their families up front what they can and can't do for them. Typically, they provide students with lists of scholarship sources for which students may qualify by comparing their profiles with scholarships compiled in a computerized database. Others work one-on-one with families to design strategies to increase financial aid eligibility.

The National Association of Student Financial Aid Administrators estimates that some 350,000 people lose \$5 million a year to financial aid scams. FTC and state law enforcement efforts have been reining them in: Since 1996, court orders or settlements have banned some scholarship service companies from engaging in scholarship or telemarketing services and required other companies to post hefty performance bonds to protect against fraudulent activities in the future. In some cases, the FTC obtained partial or complete consumer redress. In one case pursued by criminal authorities, an operator of a fraudulent scholarship search service was sentenced to three years in prison.

Scholarship scam artists prey on concerns about the high cost of college and potential for heavy debt. Some take advantage of parents' and students' unfamiliarity with the financial aid application process; indeed, many consumers find it overwhelming. McPherson says that's why she signed up with a scholarship service.

"We didn't know much about college," she says. "We figured that these people would have the information. We thought they could help us."

The operators of financial aid scams generally promise services that will ensure the student receives a scholarship or increased financial aid. In fact, says the FTC, for fees ranging from \$49 to hundreds of dollars, they provide few services, if any, to help students and their families find financial aid.

If the service company provides information, it is generally of little use to the student. A former student who now works for a public interest group told a Senate committee last fall that his parents paid \$200 to a scholarship service. They received information geared to American Indians and premedical students, even though the student informed the scholarship service that he was of East Indian descent and interested in political science.

Often the information the scholarship service provides is available free in books, on the Internet or in financial aid offices.

The scam artists sometimes collect the fees by debiting credit cards or checking accounts with or without the students' or their parents' consent. They may say they need the account

information to confirm a student's "eligibility." Some, such as the one McPherson signed on with, charge a monthly fee and get the consumer's authorization to debit the account monthly for an undetermined period.

The scam artists market their offerings to students and their parents by calling them at home, sending them letters and postcards, and putting on seminars — sometimes even on college campuses. Many advertise on the Internet and solicit by email. McPherson says she received an invitation to attend a seminar on financial aid for college to be held at a nearby hotel.

Spotting a Scam

Scholarship or financial aid scams can be hard to spot because promoters often imitate government agencies, legitimate grant-giving foundations, education lenders, or scholarship matching services. They may use words like "national," "federal," "foundation," and "administration" in their titles. Their letters may be printed on red, white and blue letterhead and contain official-looking seals. They may make false claims of approvals or affiliations with government agencies, Chambers of Commerce or Better Business Bureaus. And they may make statements like these:

"The scholarship is guaranteed or your money back." Says the FTC: No one can guarantee that they'll get you a grant or scholarship. And the refund guarantees that are offered usually have so many conditions or strings attached that it's almost impossible for consumers to get their money back.

"You can't get this information anywhere else." Scholarship information is widely available for free from financial aid offices and on the Internet, if you're willing to get it.

"We'll do all the work." Only parents and students can determine and provide the financial information needed to complete the forms. And to apply for scholarships, students generally are required by the scholarship provider to be part of the process.

"You've been selected by a national foundation to receive a scholarship." If you haven't entered a competition sponsored by the foundation, view this claim with suspicion.

"May I have your credit card or bank account number to hold this scholarship?" This is never a requirement for a legitimate scholarship offer.

"The scholarship will cost some money." Legitimate scholarship offers never require payment of any kind. Free money is free money, unless it's a loan. If it is a loan, any fees that may be charged, such as the origination and guarantee fees, are taken out of the disbursement check.

And, says Gregory Ashe, an attorney in the FTC's Bureau of Consumer Protection, "Scam artists often will urge you to sign up on the spot, explaining that 'the company won't be back in the area again' or 'the offer is good for today only.'

"In our experience, a legitimate company lets you have time to make up your mind," he says. "A fraudulent company is more interested in getting up with a scholarship service.

"We didn't know much about college," she says. "We figured that these people would have the information. We thought they could help us."

If a company makes these types of claims, the FTC says steer clear.

Investigate Before You Invest

If you're considering a financial aid service, it's always best to check it out first:

* Ask the financial aid counselor at your school (in high schools, it may be the guidance counselor) for a reference on the company and its offer.

* Ask the company for the names and telephone numbers of other parents or students near you who have signed on with the company. Call these people and ask how they rate the company and its services.

* Contact the Better Business Bureau in the area where the company is based and the area where you live to see whether the company has a history of unresolved complaints. When checking on a prospective company, keep in mind that while a complaint record may indicate questionable business practices, a lack of complaints doesn't necessarily mean the company is without problems. Unscrupulous dealers often change names and locations to hide a history of complaints.

Verify that the scholarship service is a corporation, if that's what it claims.

FinAid, a website on student financial aid (www.finaid.org), suggests that you verify that claim with your state's corporation bureau, usually within the Attorney General's office or the Secretary of State's office. The bureaus can tell you whether a business is incorporated and give you details about the organization, such as its date of incorporation, the corporate address and the names of company principals. You may discover that the company's claims don't hold up.

If your investigation turns up no suspicious behavior about the company and you are comfortable with its offer, get the refund policy in writing before you sign anything and give up any money or account information.

Reporting Fraud

McPherson, who reported her experience to the FTC, has made her own attempt to get the word out about scholarship scams. "I let people know that when they see those scholarship service ads, [a lot of them] are rip-offs. Do your research before you sign up."

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint, or to get free information on any of 150 consumer topics, call toll-free, 1-877-FTC-HELP (1-877-382-4357), or use the online complaint form. The FTC enters Internet, telemarketing, and other fraud-related complaints into Consumer Sentinel, a secure, online

Federal Trade Commission

Given Voice, Cartoon Characters Live On

(NAPS) The outrageous antics of such beloved Looney Tunes characters as Bugs Bunny, Daffy Duck, the Road Runner and Porky Pig bring smiles to millions of people every day. See how much you know about these animated favorites with this quiz:

1. Which of these characters debuted first? a. Porky Pig; b. Pepe Le Pew; c. Bugs Bunny; d. Daffy Duck.

2. Which of these characters debuted last? a. The Crusher; b. Pete Puma; c. Speedy Gonzales; d. Tasmanian Devil.

3. What is the name of the frog that sang and danced through the classic "One Froggy Evening," later to become the logo for The WB network? a. Mel Toade; b. Michigan J. Frog; c. Freddie; d. Hopper.

4. In what year did Mel Blanc start supplying the voices for nearly all of the Warner Bros. cartoons? a. 1930; b. 1932; c. 1934; d. 1936.

Answers

1. a. Porky was the first of the Warner Bros. "regulars," making his debut in one of the company's first animated shorts, "I Haven't Got a Hat." Daffy came next ("Porky's Duck Hunt"), followed by Bugs ("Porky's Hare Hunt") and Pepe Le Pew ("Odor-able Kitty").

2. d. Taz is a relative youngster in the Warner Bros. stable, making his debut in "Devil May Care." Of the rest of the foursome, the Crusher came first ("Bunny Hugged"), followed by Pete Puma ("Rabbit's Kin") and Speedy Gonzales ("Cat-tails for Two").

3. b. Michigan J. Frog—whose signature number, "The Michigan Rag," was written specifically for the "One Froggy Evening" cartoon.

4. d. Known as "The Man of 1,000 Voices," Mel Blanc was hired by Warner Bros. in 1936. In addition to the gallery of characters that included Bugs Bunny, Porky Pig, Daffy Duck, Foghorn Leghorn, Marvin the Martian, Tweety and Sylvester, Blanc also gave voice to Barney Rubble and Dino on "The Flintstones" and Cosmo Q. Spacely on "The Jetsons."

Fans can now honor the work of Mel Blanc with the "Speechless Power Picture," an interactive piece of artwork that combines Blanc's unique talent with the latest in animation technology. The picture's shifting images—accompanied with rotating prisms—are accompanied by a soundtrack of Blanc's voices. Viewers can also freeze the image and hear a special audio clip for that particular scene.

The "Speechless Power Picture," based on wall art originally drawn to memorialize Blanc upon his death in 1989, is available exclusively at Warner Bros. Studio Stores. It can also be ordered by calling (800) 223-6524 or by visiting www.wbstores.com.

Tips for Dealing with A Volatile Market

(NAPS) In recent months, the stock market has been on a wild ride, and many investors are feeling a little queasy. According to experts, the best way to deal with market volatility is to remember some basics:

Take the Long View

If you are suffering from market motion sickness, remember the age-old advice: Concentrate on the horizon. When the market is very volatile, investors tend to focus on the short term. But most people are not investing for day-to-day returns. Instead, they have long-term goals in mind, such as buying a house, sending children to college and, of course, financing a comfortable retirement.

"The longer your time horizon, the less your risk," says Mark Mullin, CIO, Diversified Investment Advisors. "That's because if you don't need your money for a long time, you can wait for the market to recover from any downturns. But if you need your money soon, you might have to sell your stocks during a market drop."

What matters is long-term performance, and over time, stocks have made more money than any other investment class (although past performance is no guarantee of future results). Since 1926, the Standard & Poor's 500 stock index has had a compounded annual return of 11.35 percent, according to Ibbotson & Co. This is significantly more than the 5.12 percent annual return on long-term government bonds or the 3.79 percent annual return on Treasury bills.

Diversify

Even when the market as a whole rises or falls, not every stock follows suit. For example, extreme increases and decreases in technology stocks have fueled much of the recent market volatility. Other types of stocks have been much less volatile. And other investments, such as bonds, often move in the opposite direction from the stock market. So you can lessen the effect of market volatility by diversifying your investments.

You can diversify across asset classes by putting some of your money in stocks, some in bonds and some in cash. You also can diversify within an asset class, buying different kinds of stock, for example.

"By spreading your money around," says Mullin, "you become less vulnerable to problems in any one sector of the economy."

The investment options available through your retirement savings plan can help you diversify because these funds include many different kinds of securities.

Stay with the Plan

Timing the market—trying to buy at a stock's lowest point and sell at its highest—is always difficult, and it can be nearly impossible in a volatile market.

Instead, make a financial plan that includes an investment strategy designed to help you meet the goals you have set for yourself and your family. Then focus on that strategy instead of on market fluctuations. Making a sound financial plan—and then sticking to it—is one of the best protections against getting hurt in a volatile market.

A Healthy Future For Biotechnology

(NAPS) Biotechnology is becoming an important tool that can improve our quality of life in many ways, from life-saving medicines to more nutritious foods.

At a local grocery store, shoppers are always in search of the ripest, best looking fruits and vegetables. Imagine not having to wade through a pile of bruised tomatoes because every tomato in the pile from top to bottom was just right. With advances in modern technology and science, consumers can look forward to food products that are not only attractive and tasty but could contain higher levels of vitamins and minerals that may reduce the risk of heart disease and certain cancers. Researchers are also developing a "golden rice" that could help prevent blindness in malnourished children in developing countries.

Farmers also reap the benefits of biotechnology. Certain biotech crops have built-in protection, which allows some farmers to use fewer chemicals to protect their crops from insect damage.

In addition, some biotech crops will be able to grow in harsh climates and soils that were previously difficult to farm, so they can help feed a growing world population. By one estimate, biotechnology could boost food production in the developing world by as much as 25 percent.

Getting to the Bottom Of Pyramid Schemes

For an Akron, Ohio, man, the lure had been almost too tempting: the opportunity to join a program in which he'd make money based not only on his own sales, but also on those of the people he recruited into the program.

Employees at the company enthusiastically repeated the claims on its website. Participants, the man said he was told, "could make outrageous amounts of money for investing just \$65 and getting others to do the same."

"But as he learned more details of the program, his doubts mounted. What troubled him most was that he couldn't get anyone to clearly explain what product or service he'd be selling. At first, it appeared to be cable television service. Then, it was described as 'some kind of power line technology' that the man said he realized 'doesn't really exist.'

In truth, the program had no product to offer. Its participants made money by recruiting distributors - not by selling goods or services to consumers.

"It seems that you get nothing for your money except the right to recruit other people and make money off of them when they put their money in," the man recently told the Federal Trade Commission. "And if you do not recruit anyone, you get nothing for your money."

Unfortunately, many other consumers don't see through pyramid schemes until they've invested their money and time. Enticed by promises of quick or easy profits, they eventually lose their entire investment, and some even go into debt.

Many people join pyramids in the belief that they're actually joining a multilevel marketing plan. Legitimate multilevel marketing plans offer a product or service that's sold to the public through a tiered network of distributors.

However, many multilevel marketing plans are actually pyramids. If they offer a product or service, it's only to make the program look legitimate. And if any sales are made, they're

generally only to new distributors - not to the public-at-large.

"In pyramids, the emphasis is on recruitment," says FTC attorney James Kohm, "and most, if not all, of the sales are to distributors."

Participants in pyramid schemes often end up paying far more than their initial investment. A Milford, Conn., man, for example, found himself \$75,000 in the hole after paying to attend sales meetings, buying more than \$10,000 in products, setting up an office and running advertisements to recruit prospects.

A Denver man lured into the same pyramid scheme said that in addition to his initial \$5,000 investment, he spent another \$15,000 on sales products and marketing aids, and attending the company's training classes.

Not everyone in a pyramid scheme loses money. Those at the "top" of the pyramid - generally the people who started the scam - often make a lot of money from the "downline" of distributors they recruit into the program. Their testimonials often are touted in ads designed to lure new investors into the program.

"Even if you're considering joining a solid multilevel marketing program offering a legitimate product or service at a competitive price," he says, "you'll need to invest sweat equity as well as dollars for your investment to pay off."

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint, or to get free information on any of 150 consumer topics, call toll-free, 1-877-FTC-HELP (1-877-382-4357), or use the online complaint form.

The FTC enters Internet, telemarketing, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies worldwide.

if it's competitively priced.

* Beware of testimonials from people who claim to have earned large sums through the program. They may be "shills" paid by the program's promoters.

* Resist pressure to buy in. Take your time to think over your decision and your investment. Discuss it with a friend, accountant or lawyer.

Before signing up for any program, Kohm recommends calling the Better Business Bureau and state Attorney General where you live and where the company is based to see if there's a history of complaints against the organization. While a complaint record may indicate questionable business practices, he reminds consumers that a lack of complaints doesn't necessarily mean that the program is legitimate.

But Kohm says the best way to operate when evaluating a multilevel marketing program is to be leery of any plan that makes claims that seem too good to be true.

"Even if you're considering joining a solid multilevel marketing program offering a legitimate product or service at a competitive price," he says, "you'll need to invest sweat equity as well as dollars for your investment to pay off."

The problem with pyramids, says Kohm, "is that the vast majority of participants must lose money to pay for the rewards of a lucky few. Most people end up with nothing to show for their investments except the expensive products or other marketing materials they're pressured to buy."

If you are considering buying into a multilevel marketing plan, the FTC says to consider these tips:

* Avoid any plan that includes commissions for recruiting distributors, or claims that you will make money through the continued growth of your "downline."

* Beware of plans that ask new distributor to buy expensive inventory or establish a minimum monthly sales quota.

* Avoid plans that claim to sell "miracle" products or promise enormous earnings. Ask the promoter to substantiate all claims.

* Evaluate the product or service to determine if there's a market for it, and

Federal Trade Commission

News, features and history from past issues of Visitacion Valley Grapevine can be found on the Web at <http://home.earthlink.net/~visvalley>

Halloween Fun at VVCC Senior Bingo



Things were a bit more orange-and-black on the afternoon of Oct. 31 as seniors at Visitacion Valley Community Center played their weekly rounds of bingo amidst the ghosts, goblins and gremlins.

How Not to Become a Used Car Victim

(NAPS) Nearly 2.5 million cars are salvaged each year. Millions more are involved in less serious accidents. When shopping for a pre-owned car, be careful. If you purchase a car on which repairs were not performed correctly, the vehicle may not protect the people in the car.

You also need to know whether the car you're considering has had its air bag system deployed. Once deployed, it cannot be re-used and the entire mechanism must be replaced.

Automobile parts recyclers stress the importance of proper installation and certified inspections to ensure safety standards are met. If you suspect a car you're considering was in an accident, make sure you get the airbags checked by a mechanic.

Ways to avoid buying a problem car include:

1. Ask the seller about the car's history. It's more difficult to lie than to omit the truth. If the buyer hasn't asked, a seller may not feel compelled to divulge that information.

2. Ask the seller for a detailed vehicle history. Ask to see a Carfax Vehicle History Report on the vehicle and to view service records. Carfax reports may reveal hidden problems in a car's past, like accidents and salvage titles. Or log on yourself to www.Carfax.com or call toll-free 1-888-4CARFAX to find out more.

3. Look and really examine the details of the car. Is everything properly aligned? Does the car appear freshly painted? If so, ask why. Does all the trim look original and match? Run your hands along the doors, fenders, bumpers and the front and rear hoods to feel for imperfections that might indicate accident repair.

4. Take the car to a trusted mechanic. A physical inspection can uncover problems such as weld marks, which may indicate a potentially unsafe vehicle.

If you're concerned about a vehicle or worried about a questionable past, walk away. There are plenty of deals to be found. It's better to be safe than sorry.



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Hints for Driving In Wet Weather

(NAPS) Recent studies indicate that rain contributes to nearly 840,000 traffic accidents annually. Many factors play a role in safe wet weather driving. This list of tips can help drivers.

1. Rain showers are unpredictable. Be prepared BEFORE you leave the curb: make sure your windshield wipers, all of your lights and your climate controls (i.e., front and rear defoggers) are working properly.

2. Make sure your tires are properly inflated. The quality of your car's handling is directly related to size of the tire contact patch at the road. Over- or under-inflating tires can increase tire wear and decrease available traction.

3. Consider using high-performance rain tires such as the new Goodyear Aquatred 3 tire, which offers 12 percent better wet traction than its predecessor, the Aquatred 2.

4. Because of the mixture of oil, fluids and debris on the road, the driving surface can be slipperiest when rain first starts. SLOW DOWN at the first sign of precipitation.

5. Even in daylight, turn on your lights whenever you turn on your wipers—being seen is as important as seeing, and in some states, it's the law.

6. Conditions are constantly changing based on the severity and duration of the rain, as well as the surface characteristics and drainage capabilities of the road. Assume the worst. Increase following distances to accommodate the decreased traction, giving yourself more time to slow down and maneuver around trouble.

7. Watch out for "wagon wheel ruts" and other low-traction areas that develop on heavily traveled or aging roads. These parallel troughs, as well as other places where wear or sealant application has reduced the available traction, often appear as shiny spots on the driving surface.

8. Because there is less traction available on wet roads, try to avoid sudden sharp turns, slamming on the brakes or lead-foot starts. Execute all maneuvers gradually so as not to upset the balance of the car.

9. Although tires designed for the challenges of wet weather driving, such as the Aquatred 3, can improve handling and traction, hydroplaning

can still happen, even in light rain. If it feels as if all four wheels are floating across the puddles, ease off of the accelerator or brake until you feel

brake and steer into the skid. Remember to look in the direction you want to go, not in the direction you are sliding.

By following these tips, you can be better prepared for wet weather driving. For more information log onto www.goodyear.com.

10. If the road end of the car starts to slide, gently back out of the throttle or



Since Sept. 5, up to 140 Visitation Valley Elementary School (VYES) students have been participating in an After-School Homework-Assistance and Tutorial Program from 3 to 4:30 p.m. each school day with recreation and multi-cultural enrichment activities until 5:45 p.m. Success of this joint venture between VYES and the YMCA is due to the enthusiastic hard work of many tutors and teachers under the leadership of YMCA Site Coordinator Sarah Robinson.

When the bell rings at the end of a school day, many working families are faced with a tremendous challenge. Where will their children receive the homework assistance, specialized tutoring, and

principal of VYES in collaboration with the Mission YMCA. Each day after regular school hours end, a curriculum encouraging diversity of thought, cultures, religions, and ethnic traditions helps lead students to a better understanding of people. As role models, the staff provides opportunities for children to develop personal values, with special emphasis on caring, honesty, respect and responsibility.

Nature, Not Man, is Responsible for Melting of Polar Ice Cap

by S. Fred Singer

(NAPS) It is fashionable these days to blame most everything on man-made global warming.

So it comes as no great surprise to read in a recent New York Times that "leads" of open water in ice fields near the North Pole filled cruise passengers on a Russian icebreaker with a "sense of alarm" about impending climate disasters.

Two scientists-lecturers aboard, a Harvard zoologist and an American Museum paleontologist-noted experts on animals and fossils, but not on meteorology-were "shocked," said ABC News, to find "Santa's workshop underwater." What a gruesome image for frightening little kids!

I am a veteran of two Arctic expeditions with the U.S. Navy, and I can testify that icebreakers always search for leads to make their way through the ice. After a long summer of 24-hour days it is not unusual to find open leads all over the place, especially after strong winds break up the winter ice.

In the Dutch Winkler Prins Atlas of 1969 the following passage appears: "the Northern Ice Sea is never completely frozen; 3-30 meter-thick ice floes continue moving slowly around the pole. At the North Pole the winter temperature is never lower than -35 degrees C. Summer temperatures can rise to 10-12 degrees C," which is well above freezing.

But all this proves little about climate change-or about enhanced greenhouse warming. For this purpose we use instruments: thermometers at weather stations, radiosondes carried into the atmosphere by weather balloons twice daily, and of course Earth-circling weather satellites, which sense atmospheric temperatures remotely. And all of these devices agree that the polar regions have not warmed appreciably in recent decades.

Climate models do call for a warming trend as levels of atmospheric carbon dioxide rise because of the burning of fossil fuels. Hence the dilemma: Whom should we believe: theoretical models of

the atmosphere or the atmosphere itself? I prefer to believe in the atmosphere and the actual observations that show no current warming. If this clashes with the accepted popular wisdom and media hype, so be it. I go with published data.

The Earth did warm between about 1900 and 1940, with the climate recovering from a previous cold period that climate experts refer to as the "Little Ice Age."

Weather satellites tell us that polar ice cover is shrinking-like a delayed effect of the pre-1940 warming. The Northeast Passage has opened up,

allowing ships to sail from London to Japan along the coast of Siberia.

It's all part of a natural climate cycle and need not cause concern. Recall that 1000 years ago the climate was so warm that Vikings settled Greenland and grew crops there for a few centuries. Just imagine: Santa's reindeers would have had to swim to get here from the North Pole.

Atmospheric physicist S. Fred Singer is emeritus professor of environmental sciences at the University of Virginia. He earlier served as the director of the U.S. Weather Satellite Service and as the chief scientist of the U.S. Department of Transportation

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Alberto Lleras	Chicoasen	Inguri	Nurek
Alvaro Obregon	Chirkey	Kambaratinsk	Oroville
Bekhme	Chivor	Kishau	Rogun
Bakra	El Cajon	Manuel M. Torres	Sayano-Shushensk
Boruca	Ertan	Mauvoisin	Tehri
	Grand	Mica	Vaiont

Historic Proportions

Match clues to answers.

1992

1. Military coup here on Nov. 27 resulted in 169 deaths.
2. U.N. authorizes naval blockade of country Nov. 16.
3. Winners of Super Bowl XXVI.
4. Third party presidential candidate had impact on 1992 election.
5. Peace agreement here Jan. 1 ended 12-year-old civil war.
6. Income tax evasion sent hotel owner to prison on Apr. 15.
7. Rioting erupted in Los Angeles Apr. 29 after verdict in this trial.
8. Elected 42nd U.S. President on Nov. 7.
9. Military force led by American troops entered city Dec. 9 to ensure food delivery.
10. Former military ruler of Panama sentenced to prison for 40 years on Jul. 10.
11. Baseball commissioner resigned on Sept. 7.
12. Powerful hurricane battered south Florida on Aug. 24.
13. Reputed crime boss convicted Apr. 2 in New York.
14. An historic World Series winner in October.
15. Country decides Nov. 25 to split into two nations.

**Five Years Ago
In the Grapevine**

DECEMBER 1995

- *A ribbon-cutting ceremony was scheduled for a Dec. 2 opening of The Village, a new community center at 333 Schwerin St. *About 60 residents of Visitacion Valley rode a Muni bus designated to get them to a ROSES meeting. *Contractor John Stewart presented plans for housing to replace Geneva Towers during a Nov. 28 meeting at the Community Center. *San Francisco Department of Parking and Traffic recommended stop signs be installed along Rutland Street at both Tioga and Campbell avenues. *More than 500 residents of both Little Hollywood and Visitacion Valley each signed a one-page resolution protesting any expansion of the hazardous waste facility located on Tunnel Avenue. *Firefighters responded quickly to extinguish an early afternoon grass fire on Oct. 31 that burned several acres on the eastern slope of McLaren Park adjacent to Visitacion Avenue.

Sez Who?

Match quotes to speakers.

1. "Most careers are made or marred in the house after supper."
 2. "It is always easier to believe than to deny. Our minds are naturally affirmative."
 3. "Far and away, the best prize that life offers is the chance to work hard at work worth doing."
 4. "Every genuine work of art has as much reason for being as the earth and sun."
 5. "The spirit of truth and the spirit of freedom — they are the pillars of society."
 6. "Always do right. That will gratify some people and astonish the rest."
 7. "Every man's work, whether it be literature or music or pictures or architecture or anything else, is always a portrait of himself."
 8. "The worth of a state, in the long run, is the worth of the individuals composing it."
 9. "The art of teaching is the art of assisting discovery."
- A. Ralph Waldo Emerson
B. Samuel Butler
C. John Stuart Mill
D. John Burroughs
E. Mark Van Doren
F. Henrik Ibsen
G. C.R. Lawton
H. Theodore Roosevelt
I. Mark Twain

Answers: 1-G; 2-D; 3-H; 4-A; 5-F; 6-I; 7-B; 8-C; 9-E.

Sump, the Grump**As a Matter of Fact**

*Cantabrigia was the Latin name for the city of Cambridge, England.

*The first fruit tree to receive a patent was a peach tree. The patent was given to James E. Markham in 1932.

*The periscope was invented by Thomas Doughty of the United States Navy in 1864.

*Some believe that an emerald worn on the finger will burn at the approach of a poison.

*Passport photographs were first required by regulation in 1914.

*The first undersea federal park was the Key Largo Coral Reef Preserve. It was established in March of 1960.

*Flotsam refers to goods swept from a vessel and found floating in the sea. Jetsam refers to cargo deliberately thrown overboard.

*The first postage stamps issued by the Post Office went on sale on July 1, 1847. The 5-cent stamp had a picture of Benjamin Franklin and the 10-cent stamp bore the likeness of George Washington.

*In the Middle Ages, it was believed that eating butter caused leprosy.

*The Greeks and Romans did not eat butter, but instead used it as a remedy for skin injuries.

*The snail breathes through its foot.

*Teddy Roosevelt had 24 pets in the White House, including four guinea pigs, two cats and one bear.

*The first President to hold an airline pilot's license was Dwight David Eisenhower.

*Some cultures believe that lightning will not strike an elder bush.

*The melody of The Star Spangled Banner was originally known as *Anacreon in Heaven*.

*The first national park was Yellowstone National Park. It was authorized by an act of Congress in 1872..

*Little cakes of salt stamped with the likeness of the emperor were once used as money in China.

*Wild eagles generally live 20 or 30 years but in captivity eagles may live 50 years or more.

*Some rural residents of Maryland once believed that the cackling of geese foretold rain.

*A football goal post was first used in a contest between McGill University and Harvard University in 1874.

*In her films, Shirley Temple always had 56 curls in her hair.

How Much Do You Know About Payphones?

(NAPS) They're on street corners all across the country, providing an essential service—but there's more to the push-button convenience of payphones than meets the eye. See how much you know with this quiz:

1. How many American households have no residential phone service? a. 500,000; b. 1.2 million; c. 2.9 million; d. 5.7 million.

2. About how many payphone calls will be placed in 2000? a. 8.2 billion; b. 12.6 billion; c. 16.5 billion; d. 19.9 billion.

3. True or false? Payphones are the best dollar value for local and long-distance calls when paid by coin.

4. Of America's 2 million payphones, how many are run by independent payphone service providers (PSPs)? a. 250,000; b. 500,000; c. 1 million; d. 1.5 million.

5. True or false? 9-1-1 calls are free on any payphone, anytime, anywhere.

6. True or false? PSPs don't incur any costs when consumers make dial-around calls, to such services as 1-800-CALL-ATT and 1-800-COLLECT.

Answers: 1. d. According to the Federal

Communications Commission, an estimated 25 percent of urban poor households have no phone at home. For these communities, payphones are often the only communications option for emergencies or keeping in touch with family.

2. c. The growth in payphone calls up from 14.1 billion in 1997 can be largely attributed to the popularity of prepaid phone cards and dial-around services, such as 1-800-COLLECT and 1-800-CALL-ATT.

3. True. The rates for payphone calls are better than prepaid calling cards or wireless phones.

4. b. The rest are operated by Regional Bell Operating Companies (RBOCs).

5. True. And since payphones are in fixed places, police and medical personnel can locate them quickly—cutting response time in emergencies.

6. False. PSPs lose an estimated \$288 million a year because carriers fail to compensate them for the use of their phones for dial-around calls.

To learn more, contact the American Public Communications Council at (800) 868-2722 or visit the website at www.apcc.net.

Making Fruit Desserts the Apple of Your Eye

(NAPS) With 2,500 varieties of apples grown in the United States and 7,500 grown worldwide, it's no surprise that this popular fruit has become a staple ingredient in so many recipes.

Whether sweet or tart, the taste of apples is almost as varied as the types available. When used in desserts, all types are complemented by the taste of real whipped cream.

Add some appetizing items to your after-dinner dishes with these two recipes from Reddi-wip real whipped cream.

Maple-Apple Upside Down Cake

1 tbsp. butter or margarine, softened; 3 tbsp. sugar; 1 egg; 1 cup all-purpose flour; 2 tsp. baking powder; 1/8 tsp. salt; 1/2 cup milk; 1/2 cup maple syrup; 2 large Macintosh or other cooking apples, peeled, cored, sliced thin; Reddi-wip real whipped cream.

In medium mixing bowl, beat together butter or margarine, sugar and egg with an electric mixer on medium speed until well combined. Stir together flour, baking powder and salt; add alternately with milk to beaten mixture, beating on low speed after each addition just until smooth.

In small saucepan, bring maple syrup just to a boil; pour into greased 8" x 8" x 2" baking pan. Carefully top with single layer of apple slices. Pour batter evenly on top.

Bake in 400 degree F oven for 25-30 minutes or until a wooden toothpick inserted into cake portion comes out clean. Immediately invert onto serving platter. Cool slightly.

Serve warm, topped with Reddi-wip real whipped cream. Makes 9 servings.

Apple Cranberry Crisp

5 tbsp. unsalted butter, divided; 3/4 cup

all-purpose flour, divided; 3/4 cup granulated sugar, divided; 1-1/2 tsp. ground cinnamon, divided; 1/2 cup oats, rolled (raw); 3 tbsp. light brown sugar, 4 medium Granny Smith apples, peeled and cored; 1/2 cup fresh or frozen cranberries, chopped; 1/2 cup chopped pecans; 1/2 tsp. vanilla extract; 1/4 cup orange juice; Reddi-wip real whipped cream.

Preheat oven to 375 degrees F. Butter four eight-ounce custard cups with one tablespoon of butter and set aside.

For crumb topping, in medium bowl combine 1/2 cup flour, 1/4 cup granulated sugar, 1/2 teaspoon cinnamon, oats and brown sugar. Cut in remaining butter until crumbly. Set aside.

For apple-cranberry mixture, chop apples and place in large bowl. Add cranberries, pecans, vanilla extract, orange juice and remaining flour, sugar and cinnamon. Stir until well blended. Spoon apple mixture into buttered cups. Sprinkle with crumb topping and bake for 30-35 minutes. Remove and let cool for 10 minutes. Serve warm topped with Reddi-wip.

Receive an assortment of year-round recipes, fun dessert trivia and a 35¢ coupon toward the purchase of a can of Reddi-wip real whipped cream in the Shake Up Your Recipes booklet from Reddi-wip. For a free copy, send a self-addressed, #10 business-sized envelope with a 33¢ stamp to: Shake Up Your Recipes Cookbook Offer, P.O. Box 5524, Dept. M, Riverton, NJ, 08077. Allow six to eight weeks for processing.

Visitacion Valley Police Log

*Sept. 22: 6:45 a.m., 1800 block Sunnydale Ave., burglary of apartment house; unlawful entry.
 *Sept. 23: 5 p.m., San Bruno and Campbell Ave., robbery on the street, strong-arm.
 *Sept. 24: 9:50 a.m., 000 block Delta St., aggravated assault with bodily force.
 *Sept. 25: 12 noon, 200 block of Arleta Ave., burglary of apartment house, forcible entry.
 *Sept. 25: 2 p.m. 000 block of Brookdale Ave., burglary of residence, forcible entry.
 *Sept. 25: 6:25 p.m., 000-299 Blythdale Ave., assault with caustic chemicals.
 *Sept. 26: 8:30 a.m., 400 block Raymond Ave., robbery, bodily force.
 *Sept. 27: 8:30 p.m., 400 block Wilde Ave., burglary, forcible entry.
 *Sept. 28: 10 a.m., Geneva Ave. and Santos St., grand theft from locked auto.
 *Sept. 28: 11:30 a.m., 400 block of Raymond Ave., attempted robbery with bodily force.
 *Sept. 30: 2:15 p.m. 200 block Arleta Ave., burglary, hot prowl, unlawful entry.
 *Oct. 1: 9:20 a.m., 100 block of Brookdale Ave., robbery, bodily force.
 *Oct. 1: 9 p.m., San Bruno Ave. at Harkness, robbery on the street, strong-arm.
 *Oct. 3: 1 p.m., 100 block of Britton St., aggravated assault with a deadly weapon.
 *Oct. 3: 7:45 p.m. 200 block of Raymond Ave., robbery, bodily force.
 *Oct 4: 3:30 a.m. 000 block of Santos St., burglary of apartment house, forcible entry.
 *Oct. 5: 3:10 p.m. 000 block of Delta St., attempted robbery with bodily force.
 *Oct. 5: 3:15 p.m., 400 block of Wilde Ave., robbery on the street, strong-arm.
 *Oct. 6: 7:45 a.m., 1800 block of Sunnydale Ave., burglary of apartment house, forcible entry.
 *Oct. 7: 2 a.m., 3400 block of San Bruno Ave., grand theft from unlocked auto.
 *Oct. 7: 7 a.m., Santos St. and Brookdale Ave., grand theft purse snatch.
 *Oct. 7: 2:18 p.m., 2600 block of Bayshore Blvd., burglary of store,

unlawful entry.

*Oct. 7: 10:40 p.m., 1500 block of Sunnydale Ave., robbery, bodily force.
 *Oct. 8: 8:45 p.m., Santos St. at Velasco Ave., robbery on the street, strong-arm.
 *Oct. 9: 3:58 a.m., 1900 block of Sunnydale Ave., attempted homicide with a gun.
 *Oct. 9: 8 p.m., 2000 block of Bayshore Blvd., grand theft from locked auto.
 *Oct 10: 8:45 p.m., Sunnydale Ave. and Santos St., aggravated assault with a deadly weapon.
 *Oct 11: 2 a.m., 000 block of Santos St., burglary of apartment house, forcible entry.
 *Oct. 11: 8 p.m., 300 block of Leland Ave., burglary, forcible entry.
 *Oct 12: 12:30 p.m., 2000 block of Sunnydale Ave., burglary of apartment house, forcible entry.
 *Oct 12: 11:15 p.m., 1500 block of Sunnydale Ave., burglary of apartment house, unlawful entry.
 *Oct. 13: 9 p.m., 000 block of Desmond Sr., aggravated assault with bodily force.
 *Oct. 15: 1:30 p.m. 100 block of Brookdale Ave., aggravated assault with bodily force.
 *Oct. 15: 6 p.m., 1700 block of Sunnydale Ave., burglary of apartment house, forcible entry.
 *Oct. 16: 10 a.m., 500 block of Visitacion Ave., robbery of a residence with bodily force.
 *Oct. 16: 10:15 a.m., Visitacion Ave. and Schwerin St., robbery, bodily force.
 *Oct. 16: 9:50 a.m., Sawyer St. and Visitacion Ave., robbery on the street, strong-arm.
 *Oct. 17: 8:55 p.m., 3300 block of San Bruno Ave., grand theft from person.
 *Oct. 17: 10 p.m., 000 block of Brookdale Ave., burglary of apartment house, forcible entry.
 *Oct. 21: 11:15 a.m., 1800 block of Sunnydale Ave., burglary of residence, forcible entry.
 *Oct. 23: 2:30 p.m., 000 block of Blythdale Ave., burglary of residence, forcible entry.
 *Oct. 23: 3:30 p.m., 400 block of Raymond Ave., robbery on the street, strong-arm.
 *Oct. 23: 5:15 p.m., 000 block of Blythdale Ave., aggravated assault with a deadly weapon.
 *Oct. 24: 5:50 p.m., 900 block of Visitacion Ave., attempted robbery on the street with bodily force.
 *Oct. 24: 7:10 p.m., Rutland St. and Tucker Ave., robbery, bodily force.
 *Oct. 25: 7:19 p.m., 100 block of Garrison Ave., assault on a police officer with a deadly weapon.
 *Oct. 26: 8 p.m., 200 block of Blythdale Ave., robbery of a residence with a gun.
 *Oct. 27: 9 a.m., 000 block of Brookdale Ave., burglary of residence, unlawful entry.
 *Oct. 29: 2 p.m., 3400 block of San Bruno Ave., burglary of apartment house, unlawful entry.
 *Oct. 30: 9:30 a.m., 400 block of Raymond Ave., burglary of residence, forcible entry.
 *Oct. 31: 7 a.m., Bayshore Blvd. and Tunnel Ave., grand theft from locked auto.

Halloween Parade at VVES



Halloween was especially frightening at Visitacion Valley Elementary School (VVES) where students had a parade in the schoolyard.



And just take a look at those awesome costumes on VVES students.

VISITACION VALLEY GRAPEVINE • DECEMBER 2000 • 7

Public Town Hall Meeting Will Review DPH Strategic Plan

San Francisco Department of Public Health (DPH) will hold a town hall meeting on Monday, Dec. 4 from 5:30 to 7 p.m. at 101 Grove St., Room 300 to share a Strategic Plan developed earlier this year with members of the community. This Strategic Plan was developed by the Department of Public Health through a community process earlier this year with input from the public, clients, providers and other interested parties.

Grapevine Want Ads

VOLUNTEERS WANTED for VVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitacion Valley area. Interested persons contact Dee Smith, VVCC After School coordinator: (415) 585-2059.

A LITTLE GOES A LONG WAY. The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library: children's books and magazines, small children's furniture; writing and/or art supplies; educational/cultural games or posters. Thank you in advance for your kindness and generosity! Please send all donations to John McLaren Child Development Center, 2055 Sunnydale Ave., San Francisco, CA 94134. Call 469-4519 if you would like for us to pick-up any materials.

BEEN THERE... DONE THAT! The Visitacion Valley Jobs, Education and Training Program (across from the site of the recently demolished Geneva Towers) is accepting TANF and GA clients for "Welfare to Work-Job Readiness Training" Classes are conducted by sensitive community trainers from Visitacion Valley. Got issues? No problem! We'll solve them together as you reach for your own self-sufficiency. Feel comfortable while you're trying to sell yourself into today's labor market. Contact Ann or Mary at (415) 239-2866 or 239-2877.

GRAPEVINE DISPLAY ADVERTISING now half off regular rates through 2000. Full Page: \$75, 1/2 Page \$40, 1/4 Page \$22.50, 1/8 Page \$12.50, 1/12 Page \$7.50. Discount for three or more insertions. Call (415) 467-9300 for more details. **Want Ads:** 20 words for \$1. Extra line 50 cents. Ad and payment should be received by 20th of prior month at Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

MEDICAL

AMERICAN RED CROSS, BAY AREA CHAPTER, 1704 Sunnydale Ave., 584-3820

HAWKINS VILLAGE MEDICAL CLINIC (Dept of Public Health), 333 Schwerin St. Appointments: 715-0310

DR. SAM HO, MD, 9 Silliman St. No. 4, 337-6135

PORTOLA FOOT & ANKLE CLINIC (Dr. Divyang Patel) 2858 San Bruno Ave. 467-7500

NOTARY

ROYAL PACIFIC MORTGAGE & REALTY, 46 Leland Ave., 333-4900

ORGANIZATIONS

GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700

GIRLS AFTER SCHOOL ACADEMY, 1652 Sunnydale Ave., 584-4044

JOHNSON SENIOR CENTER, 590 Leland Ave., 239-6233

LELAND HOUSE, 141 Leland Ave., 405-2000

SENIOR CENTRAL DISTRICT, 765 Raymond Ave., 330-1789

VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave., 467-4499

PHARMACY

VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811

PHOTOGRAPHER

WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471, fax 337-8620

PLUMBING

MARK VOELKER PLUMBING, 99 Alameda Ave., 467-7401

POST OFFICE

VISITACION U.S.P.D., 68 Leland Ave., (800) 275-8777

REAL ESTATE

CAMERON JONES, INC. (Cathy Kline-Saunders), 334-0800

HENRY SCHINOEL, 239-5850

RESTAURANTS

CLIFF'S BARBECUE, 2177 Bayshore Blvd., 330-0736

G & L BAKERY AND RESTAURANT, 198 Leland Ave., 239-6283

HONG YUN RESTAURANT, 73 Leland Ave., 469-5686

SUN FAI RESTAURANT, 30 Leland Ave., 587-2763

LUAN FAT BAKERY, 110 Leland Ave., 585-1167

RUSSIA HOUSE, 2011 Bayshore Blvd., 467-0252

SHIREL'S SOUL FOOD, 107 Leland Ave., 239-5141

TWO JACK'S RESTAURANT (seafood and burgers), 167 Leland Ave., 337-0433

SELF-DEVELOPMENT

DYNAMIC DEVELOPMENTS (Marjorie Ann Williams, CEO, Career and Self-Enhancement Specialist)

467-7608

SERVICE PROVIDERS

THE VILLAGE, 333 Schwerin St., 239-5045

VISITACION VALLEY BILINGUAL EDUCATION, SUPPORTIVE SERVICES AND TRAINING (VVBESTT), 120 Leland Ave., 588-7347

VISITACION VALLEY COMMUNITY CENTER, 50 Raymond Ave., 467-6400

VISITACION VALLEY JOBS, EDUCATION AND TRAINING (VJBET), 333 Schwerin St., 239-2866

SHOE REPAIR

ARMANDO'S SHOE REPAIR (Armando Rosignolo), 156A Leland Ave., 239-7216

SIGNS

SMITH'S SIGNS, 153 Leland Ave., 333-2700

TAVERNS

THE CLUB HOUSE, 25 Blanken Ave.

VIDEO

SIN FUNG VIDEO, 144 Leland Ave., 586-1038

New Medical Clinic Opening on Leland Avenue

After being vacant for nearly two years, a new medical clinic at 82 Leland Ave. is making final preparations for its grand opening in January.

North East Medical Services (NEMS): Leland Avenue, is an affiliate of the non-profit community health center in Chinatown having served San Fran-

cisco for more than 25 years.

When open, the new location will be specializing in primary care services for both acute and chronic illnesses, as well as health maintenance and preventive services such as Well Baby and child examinations, immunizations and Well Woman exams.

Visitacion Valley Business Directory

Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300.

AQUARIUMS

ASIAN DISCUS AQUARIUM, 130 Leland Ave., 333-0772

AUTOMOTIVE

BAYSHORE GAS & SERVICE (mechanic), 2260 Bayshore Blvd., 467-6130

BAYSHORE SERVICE (mechanic) 2596 Bayshore Blvd., 239-5239

BANK

BANK OF AMERICA, 6 Leland Ave., 622-4501

BAKERS

CUNEOP BAKERY, 96 Leland Ave., 239-6090

LITTLE OUIAPO BAKE SHOP, 169 Leland Ave., 239-2253

BARBERS

DEMASI'S BARBER SHOP, 35 Leland Ave.

THE SHOP (JB), 178 Leland Ave., 239-6709

BEAUTICIANS

ANGEL COIFFURES, 5 Leland Ave., 239-9891

MAYMAY BEAUTY SALON, 60 Leland Ave., 337-9381

MIZ RENA'S SALON, 19 Blanken Ave., 467-3399

NAILS BY JENNY (manicurist), 50 Leland Ave., 333-6800

A NEW START HAIR STUDIO (Joyce Hollins), 222 Leland Ave., 584-3077

WHO'S BAD, 224 Leland Ave., 657-3156

BLIND CLEANING

SPEEDY ULTRASONIC BLIND CLEANING (commercial and residential), 1116 Girard St., 467-7506

BOARDING HOUSE

ABLE'S CASA, 850 Rutland St., 333-4664, fax 333-4693

BOOKKEEPER

VERNA WALLACE E.A., 2320 Bayshore Blvd., 239-5333

CARPETS

HANSAN CARPET AND BLIND, 41 Leland Ave.

CASKETS

CASKETORIUM, INC., 93 Leland Ave., 585-3451, Cell 722-8500

CHURCHES

Made in U.S.A. Means Paid in U.S.A.

by Robert E. Swift

What in the world is globalism?

For one thing, it is the economic future of countries such as Mexico. And Honduras, Indonesia and China. These Third World countries are entirely dependent upon the rest of the world's economies to sustain their financial health and put their domestic workers into wage-earning positions.

Among the global economies, that of the United States stands out as the land of opportunity. Here is where the action is. We are the largest market in the world-by far, and in the center of the bulls-eye for countries that wish to prosper. But should others' prosperity come at our expense?

The border with Mexico is porous, and for years illegal immigrants have trespassed into this country seeking jobs and a better way of life. But the traffic has slowed of late because the job market there is heating up. It seems the commute to American jobs has become far shorter than it once was.

"For years the number of Mexicans entering the work force remained the same, and we needed emigration to help our people find work," noted a Mexican demographer in a recent article in *The Wall Street Journal*. "In the next 15 years, people aren't going to go across the border just to get a job, but to get a better job, or to compete for a higher salary."

The northern border of Mexico is festooned with signs touting the names of some of the largest corporations in the United States, each with a manufacturing facility populated by local workers. These workers are assuming jobs once held by Americans, and thus we see the two faces of globalism.

The New York Times ran a related story covering some of the initiatives of newly elected president of Mexico, Vicente Fox Quesada. According to the write-up, the president said "He will press American officials to open the borders to Mexican workers. He noted 'It is not possible to have a harmonious, stable border if we don't solve the gap where a worker in Mexico earns \$5 a day, and a worker in the United States makes \$60 a day.'

Yet the \$5 a day threshold is precisely what has attracted U.S. companies to Mexico. Cheap labor. And that commodity is why manufacturing sector jobs are leaving this country. This transfer of jobs to foreign countries is happening every day, and has been for years. Many of these companies, in striving to fatten their profits, are altering the economic model here. You simply cannot gut a foundation sector of the economy and expect this to not have a negative impact.

Our balance of trade is suffering. On a year-to-date basis through May, we're experiencing a trade deficit with Mexico of nearly \$10 billion and nearly \$29 billion with China. And these figures are growing. So we are sacrificing critical jobs and capabilities as we convert to a service economy.

Visitacion Valley Child Care Food Program

Visitacion Valley Community Center, Inc. Children's Programs announces the sponsorship of the Child Care Food Program. The program is available without charge to all eligible participants. Children are served the same meals at no separate charge.

"The United States Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, gender, religion, age, disabilities, political beliefs, sexual orientation, or marital and family status. Persons with disabilities who require alternative means for communication or program information (Braille, large print, audio tape, etc.) should contact USDA's Target Center at (202) 720-2600 (Voice and TDD)."

"To file a discrimination complaint, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (Voice and TDD). USDA is an equal opportunity provider and employer."

For more information, contact Visitacion Valley Community Center, Inc. Children's Programs, 50 Raymond Avenue, San Francisco, CA 94134, (415) 467-6300, Fax (415) 467-4367.

But don't we want to retain the ability to manufacture products? And don't we wish to preserve the skills and the middle income wages that support this ability? Won't we be weaker as a nation without the infrastructure-workers and equipment-to protect our independence as an economic power?

The Made in U.S.A. label was developed to provide us with this option. Look for it when you shop. It keeps us strong.

For facts on helping our economy by buying items made in America, write to the Crafted With Pride in the U.S.A. Council at 1045 Avenue of the Americas, New York, NY 10018; or call at 212-819-4397 or fax 212-819-4493.

Robert E. Swift is executive director of the Crafted with Pride in U.S.A. Council, headquartered in New York City.

Americans are Losing Sleep Over Heartburn

(NAPS) A growing number of Americans are reporting that nighttime is the prime time for heartburn.

According to a recent survey, eighty percent of heartburn sufferers, or nearly 50 million people, experience nighttime heartburn at least once a week. And what's more, about 40 million experience nighttime symptoms severe enough that their ability to sleep is negatively impacted.

The survey-conducted by Gallup, for the American Gastroenterological Association-showed that three-quarters of those with nighttime heartburn report that it affects their ability to sleep, and that 40 percent report a negative impact on their performance at work the next day.

The study also indicated:

* Of those who experience both daytime and nighttime symptoms, half report that their nighttime symptoms affect them more than the daytime symptoms, and

* Most respondents-72 percent-said they are now using some medication to control their heartburn. Of those on medication, over half report they are taking a prescription medication alone or with an over-the-counter heartburn remedy.

Nighttime heartburn is a major public health concern-not only interfering with sleep, but causing more esophageal damage than daytime symptoms. A study published in the *New England Journal of Medicine* shows that people who experience nighttime heartburn symptoms are 11 times more likely to develop esophageal cancer than those who do not.

"These survey results show how deep an impact nighttime heartburn has on the lives of millions of Americans," said Dr. Donald Castell, gastroenterologist and former president of the AGA. "This is a serious, widespread and often under treated health problem that warrants attention by patients and physicians alike."

In addition to releasing the results of the survey, the AGA will roll out a national awareness initiative called the Nighttime Heartburn Relief Effort. It is designed to educate physicians and their patients about the potential dangers associated with nighttime heartburn and what can be done to treat it.

For more information on nighttime heartburn and the AGA survey, visit the AGA Web site at www.gastro.org or fax a request to (301) 654-5920.

Bill Of Rights for Used Car Shoppers

(NAPS) Buying a used car can be a challenge. Not only are there millions of cars available, but also it's difficult to tell which ones are good values and which ones are best suited for the auto graveyard.

To help make the process easier, iMotors.com-the first and only used car retailer in the United States-has developed a Consumers' Bill of Rights "in order to form a more perfect way to buy used cars." Knowing your "rights" can be a helpful way to prepare for the buying process. (You can see the complete Bill of Rights at www.imotors.com.)

Over 40 million used cars will be sold in the U.S. this year, nearly an all time high. Here are some of the points from iMotors.com's Consumers' Bill of Rights:

* You have the right to complete information. Research vehicles on and offline to understand the options available and how your top choices stack up. Go online to www.edmunds.com or check out Consumer Reports' Used Car Buying Guide for vehicle information.

* You have the right to get the exact car you want; don't settle. At any given moment, there are 1.8 million used cars available in the U.S., so you can afford to be choosy until you find the right car with the specific options you desire.

* You have the right to understand your financing options. Make sure you get the rate and terms that are best for you. Rule of thumb: Transportation expenses-including car payments, repairs and insurance-should amount to between 10 and 15 percent of monthly living expenses.

* You have the right to not negotiate. You can get details on fair prices to pay through Kelley's Blue Book (www.kbb.com) or the NADA Official Used Car Guide (www.nadaguides.com). Ask for a guaranteed price quote up at the beginning of the process.

* You have the right to a fair trade-in. If you plan on trading in your car, establish its value up front. Determine whether the best avenue is to trade it in or sell it yourself.

* You have the right to high-quality

Community Garden Day at Little Vis



Many parents and families helped with weeding in the Ethnobotany Community Giving Garden on Oct. 14 at Visitacion Valley Elementary School during Community Garden Day.



Later, as a school-wide service learning project, students prepared the Giving Garden for planting in a true school community effort.

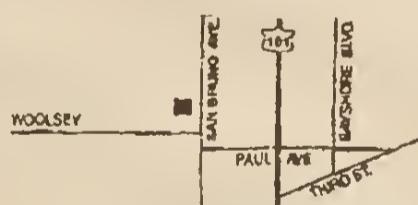
vehicle and to expect that the dealer will ensure it has not been flood-damaged or salvaged. Bring the car to a mechanic and have it checked out. Make sure there is a one-week, full refund policy on the vehicle, from bumper to bumper, not just the power train.

* You have the right to know about the car's past. All dealers inspect their used cars, and you have the right to know what previous owners, odometer readings, lease history and more.

SORE FEET? PORTOLA FOOT & ANKLE CLINIC DR. DIVYANG PATEL

Convenient Neighborhood Location

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San Francisco, CA 94134



Dr. Patel is specialized in the treatment of all foot and ankle problems, including:



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- * Warts
- * Painful Corns & Calluses
- * Bunions / Hammertoes
- * Painful Heels / Arches
- * Arthritis / Related Problems
- * Diabetic Feet / Ulcers
- * Poor Circulation Problems
- * Orthotic Devices
- * Ankle & Foot Injuries



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